DOCKET NO. 8594-003-64 DIV



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Anthony BEVERINA, et al.ART UNIT: 2128

SERIAL NO.: 09/853,691 EXAMINE

EXAMINER: Fred O. Ferris, III

FILING DATE:

May 14, 2001

FOR:

METHOD AND APPARATUS FOR RISK MANAGEMENT

REQUEST FOR RECONSIDERATION

ASSISTANT COMMISSIONER FOR PATENTS PO BOX 1450 ALEXANDRIA, VA 22313-1450

SIR:

Reconsideration of the rejections set forth in the Office Action dated September 29, 2005 in light of the following Remarks is hereby requested. The currently pending claims are set forth below for the convenience of the Examiner.